

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In Re: : Bankruptcy No. 07-25364-JAD  
Robert J. Napierkowski, Jr., : Chapter 13  
Debtor :  
: :  
Robert J. Napierkowski, Jr., : Related to Document No. 126  
Movant :  
: :  
v. : Hearing Date and Time:  
: :  
Irwin Home Equity, :  
Respondent :  
: :  
And :  
: :  
Ronda J. Winnecour, Esquire :  
Chapter 13 Trustee, :  
Additional Respondent :  
:

**Exhibit "A"**

Default Order Entered - JAD

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re: : Bankruptcy No. 07-25364-JAD  
Robert J. Napierkowski, Jr., :  
Debtor : Chapter 13  
: :  
Robert J. Napierkowski, Jr., : Related to Document No. 103  
Movant :  
: :  
vs. : Hearing Date and Time:  
: 1/9/2013 at 10:00 a.m.  
Irwin Home Equity, :  
Respondent : Doc. # 111  
: :  
and :  
: :  
Ronda J. Winnecur, Esquire :  
Chapter 13 Trustee, :  
Additional :  
Respondent :  
:

ORDER

AND NOW, on this 9<sup>th</sup> day of January, 2013,

upon consideration of the Debtor's Motion to Compel Compliance with this Court's Loss  
Mitigation Order, it is hereby ORDERED and DIRECTED as follows:

1. Within fourteen (14) days from the date of this Order, Irwin Home Equity  
shall comply with the terms of this Court's Loss Mitigation Order.
2. Failure of Irwin Home Equity to comply with the terms of this Order and the  
Loss Mitigation Order, and upon the filing of an Affidavit of Default by either  
the Debtor or the Trustee shall result in the Trustee placing all future  
payments owed to Irwin Home Equity in this case on reserve, and not released  
until further Order of Court.

3. Irwin Home Equity can not assess any late charges, fees, penalties, or attorneys' fees for the withholding of payments by the Trustee as referenced in Paragraph Two (2) of this Order.
4. The deadline for the Debtor to comply with Paragraph Three (3) of the Loss Mitigation Order is extended to thirty-five (35) days from the date of this Order.
5. The deadline for the Debtor to comply with Paragraph Five (5) of the Loss Mitigation Order is extended to sixty (60) days from the date of this Order.
6. The deadline for the termination of the Loss Mitigation Process to terminate, as referenced in Paragraph Six (6) of the Loss Mitigation Order is extended until ninety (90) days from the date of this Order.

**FILED**

JAN 08 2013

CLERK, U.S. BANKRUPTCY COURT  
WEST DIST. OF PENNSYLVANIA

BY THE COURT:



1-8-2013

Jeffery A. Deller,  
United States Bankruptcy Judge